

Women's Situation in Rural Bangladesh: A Survey

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Abstract : In the modern world, women development as well as employment is an important area of social science research. In Bangladesh, women who constitute the largest group of poor people face many forms of discrimination in the employment sector. They are engaged in low productivity employment in agricultural and informal sectors. Although they often work harder and longer hours than men, their earnings are significantly lower in our rural Bangladesh. The present article seeks to highlight major factors which affect women's socio-economic background conditions and employment in the study area. The present study which was carried on two villages discovers a positive correlation between women employment opportunities and development; as a result, better employment of women contributes to greater decision making power in the family and society. The analysis is organized with various issues like, age, level of education, level of early income, main occupation, marital status, side business, willingness to work, freedom in spending, individual income, capacity of money lending, government and non-government financial assistance of the women in rural Bangladesh.

Key Words: Women, Development, Employment, Rural Bangladesh.

Introduction:

Women constitute about 49% of the population in Bangladesh. Various indicators reveal that the status of women is much lower than that of men. Traditionally, socio-economic and cultural practices limit their opportunities in education, skill development, employment and participation in the overall development process. Their literacy rate is only 25% much lower than of those of men, life expectancy is 58 yearly for men and women for 52. Excessive mortality of women has resulted in a negative sex ratio in the population where by shape differential with the men and boys. Health care for women is often restricted for their reproductive health. General health condition of women at all ages is often neglected. Women are married at a much lower age than men in rural Bangladesh. Women's participation in the developmental process is extremely limited in many societies due to the very nature of the economy and socio-cultural pattern. It is generally held that a major indicator of a society's

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development is the status of women of that country^[1]. It is the constitutional mandate that the women cannot be discriminated in respect of any employment or office of the state. Women's visibility in the public service and in the private organization has been negligible. Women are outside of the poverty reduction activities, public expenditure, public employment, education and in health care. In general, as the head of the household, the husband takes most of the important decisions. Most of Bangladesh has a traditional society which is based on class and gender divisions. Class mobility allows movement between rich and poor, but the division of social space and the difference in behavioral norms between men and women are rigidly maintained. The family, which constitutes the basic unit of social control, sets the norms for male and female roles. The landmark socio-cultural and political changes that have swept Bengali Muslim society in the past few decades undoubtedly have touched the secluded worked of rural women^[2]. This prejudice that women are inferior to men has become deeply rooted in the mind of the people, both men and women. Even in those countries in the east and the west where women have struggled for their right and their status has improved a lot, they are still not totally free from the role traditionally assigned to them. It takes a long time for new ideas to become really accepted in the mind of the people and for old ones to disappear^[3]. The evidence demonstrates that the social, cultural, economic and political situation restricts women from taking an active part in the development. In order to involve women in national and local development program, certain steps have to take at various levels. The government should recognize the importance of women's employment in the development process. Women perception of their development role could be enhanced through education, training, awareness, employment opportunities and legal measures. The inferior status of women in Bangladesh is also reflected in the social institutions, such as marriage, education and religion, and in the outside world, she is restricted to her home. She may not attend religious gathering, enter a mosque or attend meetings and festivities. A man needs his wife to take care of him in order to maintain him as a laborer. She has also responsibility to the family children, preferably sons, who will produce and contribute to the family income. A man regards his wife as his possession and uses her freely for his own maintenance and pleasure^[4]. Most of the Bangladeshi women are illiterate with low status in the society. Women's social status in rural Bangladesh is directly related to the social system of *purdah*. For the causes of *purdah* system, women are expected to perform familial rather than extra familial roles and to avoid contact with the public scene, especially in terms of employment and exposure to stranger. The women of rural Bangladesh have no direct control over the means of production and on the valuable asset, but they are involved with various types of economic function and social discipline. The majority of rural women live under the burden of poverty, hunger and malnutrition^[5]. Women those who have no control over their asset and decision-making process can't complete their own education and maintain gainful employment. It is our observation that the employment and development relationship is also seen to depend upon the domestic status of women as natural of conjugal life. In rural Bangladesh, women work very hard and work longer period in income generating activities but their profit remains low. Men and women have unequal access to and control over resources in

development efforts and programs. Large scale projects and development policies often fall to meet their stated goals because women's labor contributions of the household and project levels are overlooked and their needs for economic incentives and productive resources not always understood. In the public domain, women have markedly low access to productive resources^[6].

Objectives of the Study :

The life situations of the women are found different compared with men in village areas. This study is concerned with the employment status of women and development in the context of rural Bangladesh.

1. To investigate and analyze the relationship between women employment opportunities and development in rural Bangladesh;
2. To analyze how and to what extent better employment of the women contribute to greater decision making power in the family and society.
3. To analyze women's social, economic and demographic background in rural Bangladesh;
4. To assess the gender discrimination in job market and wages in rural Bangladesh;
5. To analyze the customs, practices and beliefs of those detrimental towards women's employment and development.

Hypotheses of the Study

Followings are the hypotheses of the study:

1. There is a positive correlation between women employment opportunities and development;
2. Socio- economic and cultural conditions determine the women employment opportunities in rural Bangladesh.

Defining Variables

In order to analyze the subject matter of the present research, an attempt has been made to define variables. Both dependent variables and independent variables have been specified. The dependent variable of this study is "development" and independent variable is "women's employment". In this study, the dependent variable will be used as 'outcome variable' and independent variable as 'causal variable'.

(a): Dependent Variable: Development

Development is a creating process since people are fully involved in economic and social activities. Development aims to develop people's potentiality and ability as well as increasing the production, equal income distribution, etc. Basically, development is a multi-disciplinary approach to reduce the poverty. It creates opportunities to take part in the affairs of nation building activities. Broader understanding of the concept of development requires broader measures.

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The associated categories are: accelerate economic growth, equitable income distribution and wider participation of people in the life of society.

In this study, development has been perceived as employment opportunities which leads to both personal and family income, savings, capital formation and investment, and consequently that contribute to greater decision making power in the family and society.

(b): Independent Variable: Employment

Employment means engagement in an occupation, trade, business or profession. Many people work in order to receive money as a wage or salary for their service is called employment. Employment is the state of having a job for which one receives money.

Bangladeshi women, especially in rural area women, bear the heaviest burden of work inside and outside home. Women are a highly vulnerable group in Bangladesh labor market. Women are mostly concentrated in low paying, and low productivity jobs.

In this study, the term "employment" has been used to mean economically, the term covers the services of those who are determined to work in all the forms of work that they perform as wage employment, self-employment, and homestead productive activities and household task in return for payment.

Methodology of the Study:

The present research is based on survey method. It has been mentioned that two villages named Saracia and Kachua of Kalia union under Sakhipurupazilla of Tangail District have been selected as the research area of the study. At first, certain socio-economic and demographic characteristics of the villagers have been surveyed by using a preliminary survey sheet. This study has selected five hundred seventy five (575) population for investigation. The chosen population has been interviewed through a questionnaire. By nature it is a structured questionnaire with both open ended and closed ended questions. In addition, observation method has also been followed to collect data and information. Field study has been done by the researcher in the study area from June 2010 to March 2011. The data for this study has been collected mainly from the primary source. Some secondary sources such as books and articles have also been collected as data sources in the study, especially for theoretical analysis. In order to process data, Statistical Programme for Social Sciences (SPSS), Ms-Excel and Ms-word Programmes have been followed in the study.

Data Analysis:

The employment challenge in rural Bangladesh is not only huge, it is also highly decimator as far as the women half of the population is concerned. Women's limited access to employment opportunities is best reflected in the gap between the unemployment rates of men and women in the villages of Bangladesh. In our observation, unemployment of women is higher than men's at all levels, and our rural labor market is predominantly male. Women work harder and for longer hours than men in agriculture, cottage industry and domestic work. In

employment, gender discrimination is acute in our society. Women are mostly concentrated in the low productivity sectors of the economy. Women workers are the majority in the informal sector where they are either self employed or wage workers or free contributors to the family labor. In rural Bangladesh, women also play a predominant role in home-based work for survival in life. For many informal sectors, working conditions and nature of labor are exploitative for the women. Gender discrimination is also manifest in the employment status of women. In the village the share of women contributing family workers is about three times as high as that for men. Thus, even though women work to provide far more for their families, they do not have the status and power that go with paid employment. Effective government intervention is needed to address the issues of women employment generation and poverty reduction program for the rural poor women in Bangladesh. In rural Bangladesh, very few attempts have been taken to study the relationship between employment opportunities and women development. The findings of this study will inform about the women activities, their problems and so on. The traditional social systems, economic backwardness, lack of education, etc. have made them most disadvantaged section of the society. For the development of the country and the realization of democratic principle it is necessary to improve the conditions of the rural women^[7]. As far as I know, no major study has yet been conducted on this topic. Therefore, the study is very important for the government of Bangladesh and various national and international development partners. In rural areas, most of women have very limited interaction with the people outside home. They are not allowed to go outside home alone and to talk with the unknown male persons. Men decide almost all the aspects of women's life. These isolate women from the development activities as well as from generating knowledge, skills, income, etc. which make it difficult for them to be economically and socially independent. With the intervention of different development programs undertaken by both govt. and NGOs during the past two decades, the overall situation of rural women has been gradually improving, although slowly. However, there is needed for preparing a suitable environment for women so that they can proceed with their male partners on equal footing. Optimum development would not be possible if women are fall outside the scope of mainstream socio-economic development^[8]. It is not only for the Bangladesh state that women's issues represent a potential resource, but also very much so for the Non-Governmental Organizations (NGOs). The availability of funds for working with women cleanly affects those groups' activities and philosophies. While the views and commitments of the people working on the ground make a great difference to the impact of funds, whatever the donor's intentions, those views and commitments may themselves change as funds become available. This has various implications. On the one hand, it may strengthen groups already committed to working for gender equality which find funds to take up development activities. On the other hand, NGOs for which gender has not previously been considered a means to expand their programmers, gain access to new sources of funding^[9]. In the past, little attention was given to improving the situation of women in Bangladesh. The efforts that were undertaken to raise the socio economic conditions of women were primarily welfare oriented rather than

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development oriented. There has, however, been a growing interest to improve and generate awareness about women's need and issues since the independence of Bangladesh^[10]. Social change is inherently political, effected not by objective, dispassionate policymakers, but by men and women who have their own values and views about society and about how it should be transferred. Their different conceptual frameworks have produced radically different blueprints for action^[11]. The poverty of the rural people is a function of the limited number of days at work and low productivity of the work obtained. Providing productive employment opportunities to the millions of unemployed and underemployed landless or near landless should be the first item in any strategy for rural development. The bulk of the population lives in rural areas and, hence highest priority should be attached to effectively tackling this problem^[12]. In Bangladesh, women constitute the single largest group of poor people. Any significant reduction of poverty is not possible unless comprehensive strategies are taken to expand employment opportunities for women and obstacles to their development are removed. Nevertheless, there have been few attempts to investigate whether the participation of women in development projects has increased their status in the family. System influences the status of women, their perception of the value of children, their desired fertility and the contraceptive costs received by them^[13]. In rural Bangladesh, land is the most valuable income generation element, but very few women in rural Bangladesh own any land despite their greater contribution to the agricultural production process. Women's limited access to productive resources and employment denies them power, respect, and independence in the family

1.1: Age Composition and Employment

Age is one of the most important variables in understanding women's economic role in society. The role and status of women change with aging. The younger women as compared to older ones have different social and familial functions to perform. Moreover, age signifies experience. Again, the factor of age is extremely important in dealing with the question of conflict and accommodation in the mind of married working women because the role and responsibilities of women vary significantly in different periods of their life^[14]. There was no system of registration of births at the village level. People seldom knew their exact age. They generally mark their age in relation to major events in their lives such as age of marriage or age at birth of the first child and major national or village events. Age reported in this study for women and household members are, therefore, only careful approximations^[15].

Table- 1.1: Age Composition of the Respondents of the Research Area

Age	Saracia		Kachua		Total	Total percentage
	Number of Respondents	%	Number of Respondents	%		
<18	04	1.09%	4	1.33	8	1.21
18-25	96	34.90%	104	34.66	200	34.78

26-35	107	38.90%	116	38.66	223	38.78
36-45	48	17.09%	51	17.00	99	17.4
46-55	16	5.81%	17	5.66	33	5.73
56-65	06	2.18%	6	2.00%	12	2.09
66+	00	00	00	00.00%	00	00.00%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

This Table shows that out of the total sample 575, 7 (1.21%) respondents fall in the age group of 18years, 200 (34.78%) respondents belong to the age group of 18-25years, 223 (38.78%) fall in the age group of 26-35 years, 98 (17.04%) respondents fall in the age group of 36-45, 33 (5.73%) respondents fall in the age group of 46-55 years and 6 (2.00%) respondents fall in the age group of 56-65 years.

The outlook and the attitude of young women towards life are different from those of the elderly women. For instance, young women look more modern, liberal and individualistic in their orientation towards life than the elderly women. This is so because younger women who are being affected greatly by the process of modernization tend to accept the progressive ideas more than the elderly women^[16]. This figure reveals that out of the total Sample of 575, 563 (97.70%) of the respondents are in the age group of 18-55 and these are economically active population in the research area.

1.2: Level of Education and Employment

Education is considered to be as essential factor in the women employment opportunities and development. Her economic activities depend upon it. Education determines the additional income she can make for her family. It is also related to women's aspirations sense of fulfillment^[17]. Education is regarded as an essential factor in the development of human qualities^[18]. As evident from my research studies, education is a powerful factor which brings changes in the lives of women. In other words, the higher the level of education of the women, the greater is the possibility of her accepting modern values in the changing socio-cultural milieu^[19]. In rural Bangladesh most women have had little or no education^[20]. In a society like Bangladesh, the right of education for females is less debatable than their opportunity for employment. Education is a less sensitive area for competition with males but employment opportunities bring females in direct confrontation with them. In a male dominant society, female education is tolerated to that extent only where it does not compete first at the family decision making level and secondly at the society level^[21].

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Table- 1.2: Level of Education of the Respondents of the Research Area

Education	Saracia		Kachua		Total	Total percentage
	Number of Respondents	%	Number of Respondents	%		
No Education	137	49.81 %	130	43.33	267	46.57
Primary	41	14.90 %	44	14.66	85	14.78
High School	82	29.81 %	90	30.00	172	29.90
SSC-HSC	15	5.45%	26	8.66	41	7.05
Degree+	00	00%	10	3.33	10	1.66
Total	N=275	100%	N=300	100 %	N=575	100%

(Source: Field Data)

This figure reveals that out of total sample 575, 46.57% had no education. 54.47 % completed the education level of primary, high School, SSC-HSC and degree above. Nearly half of the respondents are illiterate and they have no formal education in the research area. Educated women can avail themselves of employment opportunities at government and non-government level and their income is higher than that of uneducated women in rural Bangladesh

1.3: Level of Yearly Income and Employment

In a tradition bound society of Bangladesh, women are not generally considered bread winners for their family. Their income, whatever's the amount or size, does not carry the same value as that of their male counter part^[22]. It is difficult to assess income in rural areas. There is tendency to conceal ones real income for fear of taxes or imposition of a levy by the government. Sometimes, it is difficult to estimate, as when the income is not based on salary or wages^[23]. A vast majority of the women in Bangladesh are economically depending on men, which is one of the most important limiting factors of their empowerment. The economic power of women provides them right to stand on their own feet. To possess economic power, women have to work outside home, which increases their mobility and interaction with outside people. To assess the contribution of income to women empowerment both personal annual cash income have been considered. It is found that both personal and per capita annual house hold income have a positive and significant contribution to women's empowerment.

Table- 1.3: Level of yearly Income of the Respondents of the Research Area

Income (yearly in TK.)	Saracia		Kachua		Total	Total percentage
	Number of Respondents	%	Number of Respondents	%		
<10000	00	00	00	00.00 %	00	00%
10000-20000	92	33.45	00	00.00 %	92	16.72%
20000-30000	66	24.00	00	00.00 %	66	12.00%
30000-40000	102	37.09	20	6.6%	122	21.87%
40000-50000	11	4.00	50	16.6%	61	10.13%
50000+	04	1.45	230	76.66%	234	39.05%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

This indicates that the higher is the income, the higher is the level of their empowerment^[24]. Income is one of the major determining factors of living of a household, although there are several other factors which need to be considered when a proper assessment of the actual level of living is done^[25]. This figure reveals that a majority of 60.95% respondents fall in either low or middle income group. 39.05% respondents fall in the high income group in the research area. Employed women have independent income and their income empowered them economically and socially in the family and society in rural Bangladesh.

1.4: Main Occupation Status and Employment

In the traditional cultural context, a housewife meant a person who is in charge of the total responsibility of a house. Traditionally, house wife role included the tasks like managing the house hold chores, taking care of husband, children and parents-in-law, looking after the guest and managing or assisting the family business or caste occupation, etc. In addition, most importantly she should be selfless, self-sacrificing, patient and submissive while performing the role of a house wife. Things are not much different even today. A house wife model is still continuing with most of its traditional norms and glory by challenging the modern contentions about the rights and privileges of a woman as an individual. The role of a housewife has won its social position coupled with responsibilities and expectations like any other role. The role of a house wife, all over the world, encompasses the tasks of cooking and their domestic work along with attending to the needs of the family members and caring for the guests. In traditional societies house wives were mostly confined to the household tasks. The performance of these tasks was supposed to be most important. Subsequently, the management of household work was considered the sole responsibility of the house wife^[26].

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Table- 1.4: Main Occupation Status of the Respondents of the Research Area

Occupation	Saracia		Kachua		Total	Total Percentage
	Number of Respondents	%	Number of Respondents	%		
Day laborer	00	0	20	66.66	20	3.33%
Service holder	00	0	70	23.33	70	11.66%
Business man	00	0	30	10.00%	30	5.00%
House holding	275	100%	150	50.00%	425	75.00%
Others	00	00	30	10.00%	30	5.00%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

The figure reveals that out of the total sample 575, 20 (3.33%) respondents were day-laborers, 70 (11.66%) respondents were service holders, 425 (75.00%) householding and out of the total sample 575, 30 (5.00%) respondents were involved in other activities in the research area. Most of the women in rural Bangladesh are engaged in house hold activities. Occupational pattern is one of the important indicators of socio economic condition of a population. Women's position in a household is mainly determined by their occupational status. If women are involved in income generating activities, they might have higher decision making power. The traditional economy of Bangladesh is still predominantly agricultural and the primary source of income for more villagers is agriculture. Villagers work within the village or in the fields around the village for their livelihood^[27]. But the rural women work at home and they have a little to work outside home in Bangladesh. This figure reveals that a majority of respondents 75.00% were involved in household activities. It is found that 16.66% respondents are employed in government, non-government and self-employed service for like business functions. Only 5.00% respondents are involved in others issue. It is indicates that a vast majority women are formally unemployed and they have no independent income in the family. These women are not educated and trained for jobs. We have to take necessary steps for those untrained and uneducated women for their better employment so that they can earn more money and this initiative will ensues their development.

1.5: Marital Status and Employment

Marital status is another important factor which influences the participation of women in the labor force^[28]. As regards the marital status of women, most were married. The married women, in the village of Bangladesh, cannot move without the husband or male guardian's consent. As a result, they are dependent on men. In our study area, most of the women explained that women cannot avail of themselves various types of opportunities like, education, employment and cultural program in absence of order of the husband. The data reveals that there are no unmarried women among the respondents. Only 6.5% respondents are divorced and widow. Large number (93.46%) women are married and these married women can contribute to the economy. Basically in our study area, married women are economically active population.

Table- 1.5: Marital Status of the Respondents of the Research Area

Marital status	Saracia		Kachua		Total	Total parentage
	Number of Respondents	%	Number of Respondents	%		
Married	262	95.27%	275	91.66%	537	93.46%
Unmarried	00	00	00	00%	00	00%
Divorced	03	1.09%	8	2.66%	11	1.87%
Widow	10	3.63%	17	5.66%	27	4.64%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

1.6: Side Business and Employment

Rural income generating activities include post-harvest activities, cow fattening and milking, goat firming, backyard poultry raising, pisciculture, horticulture, food processing, cane and bamboo works, silk reeling, hand loom, garment making, fishnet making, coir production and handicrafts. A good number of rural women are also involved in rural construction work. Women workers are found in certain activities traditionally falling within the male domain. This is particularly the case for landless woman who largely belong to the group of extremely poor. It indicates growing economic pressure and erosion of familial support and traditional beliefs and norms regarding women's outside work^[29].

Table- 1.6: Side Business of the Respondents of the Research Area

Side Business	Saracia		Kachua		Total	Total parentage
	Number of Respondents	%	Number of Respondents	%		

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Land preparation	275	100%	220	73.33 %	495	86.66 %	
Harvesting rice	275	100%	220	73.33 %	495	86.66 %	
Threshing & winnowing	275	100%	220	73.33 %	495	86.66 %	
Rice making	275	100%	220	73.33 %	495	86.66 %	
Storing grains	275	100%	220	73.33 %	495	86.66 %	
Puffed Rice making	275	100%	220	73.33 %	495	86.66 %	
Preservation of cow dung	200	72.72 %	150	50%	350	75.00 %	
Fuel-wood collection	275	100%	200	66.66 %	475	83.33 %	
Irrigation	270	98.18 %	200	66.66 %	470	82.42 %	
Parboiling	250	90.90 %	200	66.66 %	450	78.78 %	
Feeding cattle	260	94.54 %	150	50%	410	72.27 %	
Grazing Goats	150	54.54 %	50	16.66 %	200	35.6 %	
Sewing	275	100%	220	73.33 %	495	86.66 %	
Raising poultry	270	98.18 %	200	66.66 %	470	82.42 %	
Raising cattle	270	98.18 %	150	50%	420	74.09 %	
Vegetable gardening	275	100%	300	100%	575	100 %	
Water collection	275	100%	300	100%	575	100 %	
Fruits plantation	275	100%	300	100%	66.66 %	400	69.69%
House cleaning	275	100%	300	100%	575	100 %	
Fence making	200	72.72 %	200				

Milking	250	90.90 %	150	50%	400	75.45 %
Cleaning sheds	270	98.18 %	200	66.66 %	470	82.42 %
Child care	275	100%	300	100%	575	100 %
Cooking	275	100%	300	100%	575	100 %
Washing clothes	275	100%	300	100%	575	100 %
Entertainment guest	275	100%	300	100%	575	100 %
Cleaning compound	275	100%	300	100%	575	100 %
Cleaning utensils	275	100%	300	100%	575	100 %
Mud plastering	275	100%	200	66.66 %	475	83.33 %
Quilt- making	275	100%	200	66.66 %	475	83.33 %

(Source: Data)

Regarding side business (Table-1.6), it was found that all the respondents were employed in vegetable gardening, water collection, fruits plantation, house cleaning, child care, cooking, washing clothes, cleaning compound, entertaining guests and cleaning utensil as part of daily work at home. Out of the total sample size 575, 495 (86.66%) are involved in land preparation, harvesting, threshing and winnowing rice, rice making, storing grains, puffed rice making and sewing, 475 (83.33%) replied that the women are involved in mud plastering, quilt-making and fuel collection, 470 (82.42%) in the category of irrigation, raising poultry and cleaning shed. It is found that 450 (78.78%) were involved in parboiling, 420 (74.09%) involved in rearing cattle, 410 (72.27) feeding cattle, 425 (75.00%) preservation of cow dung and milking and 400 (69.69%) engaged in fence making. Only out of the total sample size of 575, 200 (35.06%) women were engaged in grazing goats in the rural areas of Bangladesh.

1.7: Willingness to Work Outside the village and Intra-village and Employment

Women were deprived of proper training facilities, adequate fund and opportunities; otherwise, they could work outdoor side by side man for survival and economic need^[30]. About certain issues regarding women, the women leaders expressed that women should work outside home to overcome socio economic hardships and to be self reliant. They argued that if women work outside, their

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mental horizon would widen. They opined that it was possible to work outside if husbands cooperated, there was day care centre, there was planning and if they were disciplined in the work. Many women thought that men had good impression about women's work. Some held that men had mixed attitude. The majority opined that women were not lazy and they could do any type of work but scope of work was limited and they were deprived of opportunities^[31].

Table- 1.7: Willingness to Work Outside the Village and Intra-village of the Respondents of the Research Area

Number of Respondents	Saracia		Kachua		Total	Total percentage
	Number of Respondents	%	Number of Respondents	%		
Yes	250	90.90%	290	96.66%	540	93.78%
No	10	3.63%	00	00%	10	1.81%
Others	15	5.45%	10	4.44%	25	4.94%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

This figure reveals (Table-1.7) that out of the total sample size 575, 540 (93.78%) respondents felt that they have to go outside the village and intra-village performing the employment opportunities to achieve the higher income in the family as well as in the society. Out of the total sample size 575, 10 (1.81%) respondents have felt that they have no ability as well as capacity to go outside the home or village to be involved in employment opportunities in the context of their socio-cultural milieu. Last 25 respondents (4.94%) did not pass any comment on matters in the research area. For the functionally landless and especially for women from households with no land at all, however, there are few opportunities for direct engagement in productive activities relating to the agricultural production of the house hold^[32]. Women are now willing to participate in economic activities outside home provided job opportunities are made available to them. This change in attitude is mostly due to economic reasons^[33]. The poorest of the poor women section in the rural Bangladesh seek to participate in the economic, social, political and cultural activities. But the social and religious environment is not in their favor. Finally, the women who live on hand to mouth worked outside the family and village in the field to survive as human being. The figure reveals that out of the total 575 sample, 93.78% respondents agreed to work outside the village and intra-village in the research area. Only 1.81 % respondents replied that they did not agree with the matter and a few of 4.94 % did not comment on the matter at all. In this figure, we observed that most of the rural women want to work in the employment sector so that they can change their living conditions positively.

1.8: Freedom in Spending Own Income and Employment

The influence of modern values, sound economic background of the family, non-interference by the husbands, and separate living of the respondents (due to employment) are some of the symptoms of economic independence^[34]. Generally economic independence means spending one's own income according to his or her wish. In other words, it refers to the power of a person to use self-earned income according to his/her own wish despite the opposition of others. Employment obviously brings economic independence for an individual. It is true in the case of women. When a man earns his income, he gets economic independence in a natural way. However, in a patriarchal society like ours, economic independence may not be the natural consequence of the employment for women. Patriarchal structure of the family system prevents women from enjoying economic independence in the rural areas. They earn money and hand it over to their husbands for spending. Though women are allowed to earn money today, they are not supposed to spend their income in most cases^[35].

Table- 1.8: Freedom in Spending Own Income of the Respondents of the Research Area

Income spending by	Saracia		Kachua		Total	Total parentage
	Number of Respondents	%	Number of Respondents	%		
Husband	200	72.72%	250	83.33%	450	78.02%
Own	20	7.27%	25	8.33%	45	7.8%
Both	50	18.18%	25	8.33%	75	13.25%
Others	05	1.81%	00	00%	5	0.90%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

The analysis indicates that out of the total 575, 450 (78.02%) answered that the husband spend their own income in the family, 45 (7.8%) explained that the women can spend their own income independently, 75 (13.5%) replied that both husband and wife can exercise decision making power in the matter of spending their income, 5 (.09%) replied that regarding the freedom of spending women income, others factors also played their part in the research area. It is generally argued that male dominance tends to break down when women are in a position to earn and control their own income^[36]. Opinions vary about women's freedom in spending their own income. Most of the women stated that husband spend their income, because our society is male dominated. Independence in spending one's income is an important factor for women's employment. Traditionally, in our rural society there is no economic obligation for the women.

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1.9: Capacity of Money Lending and Employment

In order to focus on the capacity of borrowing money by rural women, the women explained that they can borrow money easily from their neighbors, relatives and friends in the study area.

Table- 6.9: Capacity of Money Lending of the Respondents of the Research Area

Number of responses	Saracia		Kachua		Total	Total percentage
	Number of Respondents	%	Number of Respondents	%		
Yes	275	100%	280	93.33%	555	96.66
No	00	00	00	00%	00	00%
Others	00	00	20	6.66%	20	3.33%
Total	N=275	100%	N=300	100%	N=575	100%

(Source: Field Data)

In Saracia, the respondents are asked to reveal their opinion about whether working women can be lent money if necessary. All the respondents viewed that they can borrow money easily from their relatives and neighbors. In Kachua, out of 300 respondents, 280 (93.33%) viewed that they can borrow money. Only 20 (6.66%) respondents did not comment on it. As regards borrowing money in the figure (Table 1.9), out of the total sample 575, 555 (93.66%) replied that the women can borrow money easily but 20 (6.66%) did not pass any comment on the matter.

1.10: Government and Non-Government Financial Assistance and Employment

Involvement of women with government and non-government (NGO) affairs has a positive impact on their self-reliance as well as employment. It helps initiate income generating activities by which they can have separate income and increase their role at house hold level activities^[37].

Table- 1.10: Government and Non-Government Financial Assistance of the Respondent of the Research Area

Number of responses	Saracia		Kachua		Total	Total percentage
	Number of Respondents	%	Number of Respondents	%		
Yes	00	00	275	91.66%	275	45.83%

No	275	100%	25	8.33 %	300	54.16%
Others	00	00	00	00%	00	00%
Total	N=275	100%	N=300	100 %	N=575	100%

(Source: Field Data)

In Saracia, the analysis reveals that there exists no government and non government financial assistance program for the rural women in the study area. 275 (10%) respondents replied that they are not involved with government and non-government financial assistance program. In Kachua, out of the total 300 respondents, 275 (91.66%) replied that they are involved with government and non- government financial program. On the other hand, 225 (9.33%) replied that women are not involved with any Government and Non -government financial assistance. This figure shows that (Table-1.10) out of the total 575, 295 (45.83%) answered that the women get government and non-government financial assistance, It is found that, 260 (54.16%) replied that the women do not get financial assistance in the research area.

Findings of the Study

1. With reference to the age (Table-6.1), result demonstrates that a majority of (38.78%) the respondents of the present study are in the age group of 26-35 years. The figure reveals that out of the total sample 575, 269 (96.70%) of the respondents are in the age group of 18-55 and these women are Economically Active Population in the study area.
2. The figure reveals that (Table-6.2) out of the total sample of 575, 54.47% completed the education level of Primary, High School, SSC-HSC and degree above. Nearly half of the respondents are illiterate and they have no formal education.
3. The figure reveals that (Table-6.3) out of the total sample of 575, a majority of 39.05% respondents fall in the income group of 50000+ and these are rich women in the research area. Rests of the 60.95% respondents are in the income level of middle and lower class in the research area and these women are at poverty level in rural Bangladesh.
4. Majority of the respondents (Table-6.5) are (93.46%) married and these women always contribute a great to the family and society as well as national economy in Bangladesh.
5. With reference to the willingness to the work outside the village and intra-village (Table-6.7) of the respondents in the research area. This study finds that out of the total sample size of 575, 540 (93.78%) agreed to go outside the village and intra-village to perform the employment opportunities for achieving high income in the family as well as in the society.

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6. In the Findings (Table 6.8) majority of the respondents (78.02%) state that the husband spends their own income in the family. Only 13.5% explains that they (husband and wife-both) can exercise in the matter of income spending in the research area.
7. In the Findings (Table 6.9) most of the women in the study (96.66%) are able to lend money from their relatives and neighbors in emergence.
8. In the Findings (Table 6.10) the study indicates that the government and non-government financial assistance program covered the 45.83% respondents and rest of the 54.16% do not cover the program of the study area in rural Bangladesh.

Conclusion:

The outlook and the attitude of young women towards life vary from those of the elderly women. For instance, young women look more modern, liberal and individualistic in their orientation towards life than the elderly women. This is so because younger women who are being affected greatly by the process of modernization tend to accept the progressive ideas more than the elderly women. As evident from my research studies, education is a powerful factor which brings changes in the lives of women. In other words, the higher the level of education of the women, the greater is the possibility of her accepting modern values in the changing socio-cultural milieu. Income is one of the major factors, determining standards of living of a house hold, although there are several other factors which need to be considered when a proper assessment of the actual level of living is made. Occupational pattern is one of the important indicators of socio economic condition of a population. Women's position in a house hold is mainly determined by their occupational status. If women are involved in income generating activities, they might have higher decision making power. The traditional economy of Bangladesh is still pre-dominantly agricultural land the primary sources of income for more villagers in agriculture. Villagers work within the village or in the fields around the village for their livelihood. But, the rural women work at home and they have a little to work outside the home in Bangladesh. Rural income generating in activities include post harvest activities, cow fattening and milking, goat firming, back yard poultry raising, pisculture, horticulture, food processing, can and bamboo works, silk reeling, hand loom, garment making, fishnet making, coir production and handicrafts. A good number of rural women are also involved in rural construction work. Women workers are found to in certain activities traditionally falling within the male domain. This is particularly the case for landless a woman who largely belongs to the hardcore poor group. It is indicates growing economic pressure and erosion of familial support and traditional beliefs and norms regarding women's outside work. The study area, basically a remote backward, interior and traditional type of village, that's why of women, especially respondents are not under the government and non-government financial assistance program. Most women are deprived from land. In the result, they can not bargain with the male in the family as well as in the society in rural area. The figure reveals that most

of the respondents replied that they have no desired level employment opportunities in the research area. Because of, Job not available, scarcity of capital and training facility. Negative attitudes of society in general and men in particular, towards women's working outside the home is also responsible for low female participation in the labor force in rural Bangladesh.

The analysis shows that women employment opportunities lead to their level of development is highly significant and positive. This implies that higher level of employment opportunities of the women has a significant positive effect on their level of development which supports the hypothesis-1: there is a positive correlation between women employment opportunities and development may be accepted.

In hypothesis-2: the aim is to understand whether better employment of the women provides any significant contribution to the level of decision-making power in the family and society. Better employment leads the higher income, and the higher income leads the decision making power. Decision making power ensured the changes in the family and society as follows : basic human needs, money lending, marketing capacity, communication capacity, spending owns income, visiting government and non- government organization, visiting friends and relatives, visiting bank, visiting the village or out side the village initiative income generating activities, working outside the home, provide the economic and social support, ability to save money, protesting against unfair wages, protesting against women's violence, involvement in local government institution etc. Data proved that better employment positively and significantly contributes to the level of decision-making power. It has also been found that women's better employment has higher contribution to their development. From the above analysis it is proved that (hypothesis-2) better employment of the women contributes to greater decision making power in the family and society.

Recommendations:

It is necessary to bring about a drastic change in the traditional value system and the consequent traditional attitude of the people particularly the men towards women and their individual right. Women should be properly trained and encouraged to become self reliant and self confident. Creating an atmosphere of social psychology that will make women's participation in development activities increasingly possible. Expansion of educational opportunities and specialized training for the enhancement of their role in the society as an agent of change. A revolutionary change in the attitude of men as well as of women towards women's status is an essential pre-requisite for improving the lot of women. Skill training supply of credit and other input and support services have important roles to play in promoting women's employment. But, skill training subject should be carefully selected and prioritized on the basis of their potential for development. Moreover, arrangement should be made to ensure necessary supplies of credit and other input and support services to back up the utilization of training by the trainees, by finding employment or setting up economic activities of their own. Women of appropriate background and aptitude should be selected for particular training programmers.

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That the improvement of status of women requires improvement of the socio-economic condition of women in the family, in the community and at the national level, and as such, efforts should be made to improve the socio-economic condition of women through compulsory free education upto secondary school certificate level and through providing adequate training and employment opportunities. Creation of awareness of self and society is possible through education, health care and employment opportunities for women. To make educational meaningful, both formal and non-formal education should be oriented to employment generation. In view of the constraints which prevent women from participating in formal education, non-formal education should be emphasized as alternative to formal education. Ensuring a proper atmosphere for women to participate in socio-economic activities. Expansion of educational opportunities for women for their emancipation and absorption in socio-economic activities. Promotion of physical, moral and cultural development of the women. The cultural atmosphere of the society has to be necessarily changed for the betterment of the women's position and status. Women's education has to be encouraged in all ways. Right of inheritance to property, including land, should also be given to women to improve their decision making power in the family and society. Realization through education that participation in politics gives access to decision making and sharing of resources. Legal measures must be taken to effectively remove the social inequalities concerning women.

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